

Bank of America Corporation

Portfolio Review Report

Prepared exclusively for:
PATRICK J CORRIGAN

Merrill Lynch
(888) ML-INVEST (654-6837)
www.merrilledge.com

A customized, semiannual brokerage report detailing
portfolio holdings and performance

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Document			Page 2 of 24		
5059					
15					
Case					
Investment products:					
Are Not FDIC Insured					
Are Not Bank Guaranteed					
May Lose Value					
Ownership					
Account Registration					
Credit Type					
Cash					
COLLEGE SAVINGS PLAN - ME					
FBO [REDACTED] SME					
PATRICK J CORRIGAN PART					
25 HAVEN ST					
DOVER MA 02030-2129					

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It is important for you to understand that this report provides a portfolio review and it is not a comprehensive financial plan. If you are interested in a formal analysis of your entire financial situation, call a financial advisor at (888) ML-INVEST (654-6837) and ask about Merrill Lynch's financial planning services, including the fees that may be applicable. Financial planning services are not available through Merrill Edge Advisory Center.

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Portfolio Overview

Performance period available: 07/01/2013 to 11/30/2015



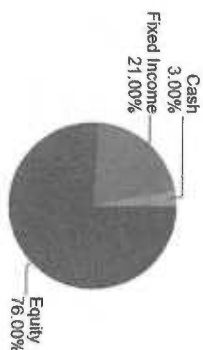
Bank of America Corporation

Asset Allocation

As of Close of Business: 12/24/2015

Current Holdings

Merrill Lynch Asset Allocation Model
Moderately Aggressive

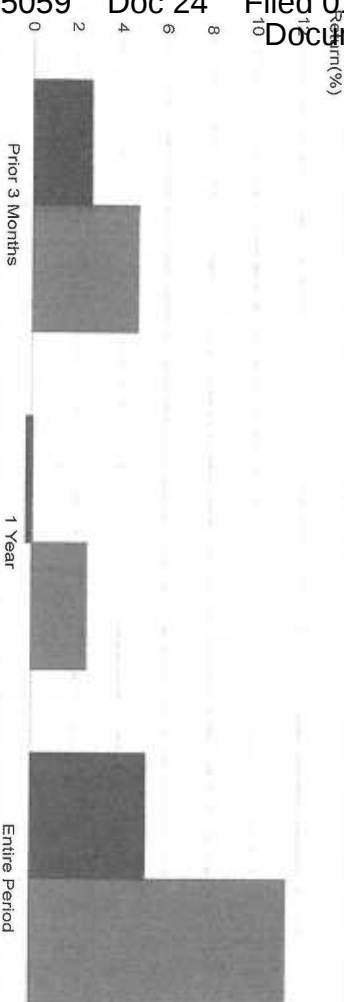


Performance Summary

	Prior 3 Months	YTD	Entire Period*
Opening Balance	\$7,010	\$6,776	\$0
Net Contributions/(Withdrawals)	\$150	\$550	\$6,650
Net Investment Capital	\$7,160	\$7,326	\$6,650
Interest/Dividends	\$0	\$0	\$0
Appreciation/(Depreciation)	\$189	\$23	\$699
Closing Balance	\$7,349	\$7,349	\$7,349
Time Weighted Return	2.62%	0.42%	5.17%

Asset Class	Current Holdings Amount(\$)	Current Holdings Percent(%)	ML Allocation Model Amount(\$)	ML Allocation Model Percent(%)	Gap Difference(\$)	Gap Difference(%)
Equity	0	0.00	0	76.00	0	76.00
Fixed Income	0	0.00	0	21.00	0	21.00
Cash	0	0.00	0	3.00	0	3.00
Total	7,256	0.00	0	100.00		
Unallocated	7,256					

Annualized Performance



Asset Class	Prior 3 Months	1 Year	3 Years	5 Years	Entire Period
Total Portfolio	2.62	(0.25)	-	-	5.17
Moderately Aggressive Allocation Model	4.74	2.46	-	-	11.42
BofAML US Broad Market Bond	0.42	1.01	-	-	3.08
S&P 500 Total Return	6.07	2.75	-	-	13.64
BofAML 3-Month US Treasury Bill	0.00	0.02	-	-	0.04

Returns for periods longer than one year are annualized.

Reference Indices

Moderately Aggressive Allocation Model - This index measures the performance of the Growth Allocation Model. Component indices are comprised of the S&P 500 TR for Fixed Income, and 30 Day Treasury Bill Index for Cash.

BofAML US Broad Market Bond - This index tracks the performance of US dollar-denominated investment grade Gov't. and Corp. public debt issued in the US Domestic bond market, including collateralized products such as Mortgage Pass-Through and Asset Backed securities.

S&P 500 Total Return - This market-value-weighted index measures total return, including price and dividends, of the 500 largest common stocks (in terms of market cap) in the U.S. This index is often used as a reference for the performance of the large cap U.S. equity market.

BofAML 3-Month US Treasury Bill - This index measures total return on cash, including price and interest income, based on short-term government Treasury Bills of about 90-day maturity.

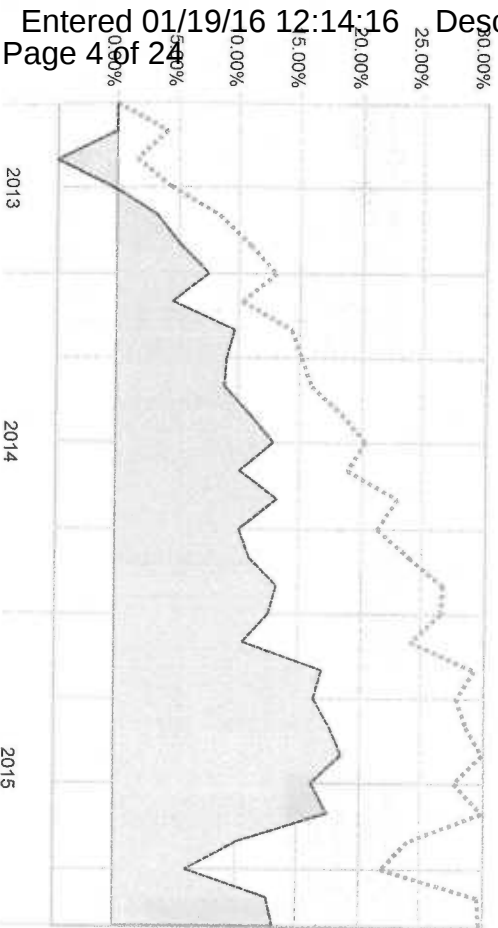
Performance Analysis

Performance period: 07/01/2013 to 11/30/2015



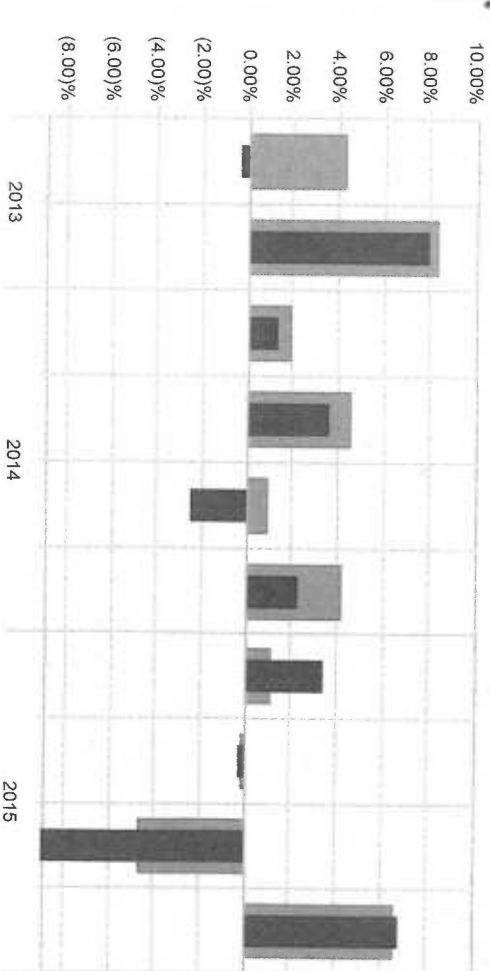
Cumulative Performance

Total Portfolio Moderately Aggressive Allocation Model



Quarterly Returns

Total Portfolio Moderately Aggressive Allocation Model



Beginning or ending returns may reflect partial calendar quarters. Please see performance period available for account(s)

Weighted Rate of Return by Period: Yearly

	Opening Balance(\$)	Contributions/ (Withdrawals)(\$)	Interest/ Dividends(\$)	Appreciation/ (Depreciation)(\$)	Closing Balance(\$)	Total Portfolio(%) Year	Total Portfolio(%) Cum	Moderately Aggressive Allocation Model(%) Year	Moderately Aggressive Allocation Model(%) Cum
2013	6,776	550	0	23	7,349	0.42	12.96	2.65	29.87
2014	5,892	600	0	284	6,776	4.59	12.49	11.98	26.51
2015	0	5,500	0	392	5,892	7.56	7.56	12.98	12.98
Total	0	6,650	0	699	7,349		12.96		29.87

Information regarding the returns of the Merrill Lynch Asset Allocation Models can be found on the Important Information page in the back of this report.

Account returns presented "Net of Fees" reflect the deduction of account fees, including advisory fees and transaction costs. Account returns presented "Gross of Fees" are shown before the deduction of advisory fees where applicable in order to make them comparable to the returns of the market indices.

Note that various factors, including unpriced securities, and certain adjustments, holdings or activity may cause report results to differ from actual performance. Report results may also differ from results reported by other Merrill Lynch services. Past performance does not guarantee future results.

Case 15-1595

Accounts included in this report: 2597(529 COLL-ME)



Asset Class Analysis - Detail



As of Close of Business: 12/24/2015

Bank of America Corporation

Holdings in the Selected Account(s)

Analyzed Assets		Security		Rating	Sector	Size and Style	Quantity	Price(\$)	Market Value(\$)
Security Description	Other								
FRANKTEM AGE 0-8 YEARS A		NAAAK / 998912NY1					334.6870	21.68	7,256
Total Other									7,256
Total Assets									7,256

Size and Style Analysis - Summary



As of Close of Business: 12/24/2015

Bank of America Corporation

Main Desc

Current Holdings Total Holdings(%) Moderately Aggressive Model Gap-Model vs. Current(%)

All Holdings compared to Moderately Aggressive Model ML Holdings(\$) Model(\$) Gap-Model vs. Holdings(\$)

Size And Style	0%	50%	Current(%)	Model(%)	Current(%)	Gap-Model vs. Current(%)	ML Holdings(\$)	Model(\$)	Gap-Model vs. Holdings(\$)
Equity									
Large Cap Growth			0.00	27.36	27.36	0	0	0	0
Large Cap Value			0.00	26.60	26.60	0	0	0	0
Small/Mid Cap Growth			0.00	3.04	3.04	0	0	0	0
Small/Mid Cap Value			0.00	1.52	1.52	0	0	0	0
International Equity			0.00	17.48	17.48	0	0	0	0
Equity Blend			0.00	0.00	0.00	0	0	0	0
Fixed Income									
Long Term Bond			0.00	1.89	1.89	0	0	0	0
Intermediate Term Bond			0.00	11.13	11.13	0	0	0	0
Short Term Bond			0.00	7.98	7.98	0	0	0	0
Fixed Income Blend			0.00	0.00	0.00	0	0	0	0
Other			0.00	3.00	3.00	0	0	0	0
Total of Analyzed Assets						0			
Total Assets						7,256			

* Total represents the sum of all cash and cash equivalents including short positions with associated credit balances.

Case 15-15059

Accounts included in this report: 2597(529 COLL-ME)



0001-01-00-0004703-0004-00239980

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Report created December 27, 2015 for PATRICK J CORRIGAN

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Tax Summary Overview



Bank of America Corporation

As of Close of Business: 12/24/2015

Account	Interest and Dividends (\$) thru Nov 2015				YTD Realized Gain/(Loss)(\$)			Unrealized Gain/(Loss)(\$)				Total
	Tax-Exempt Interest	Taxable Interest	Tax-Exempt Dividends	Taxable Dividends	Short Term	Long Term	Total	Short Term Gain	Short Term (Loss)	Long Term Gain	Long Term (Loss)	
Tax Exempt	0	0	0	0	0	0	0	0	(46)	625	(23)	556
Subtotal	0	0	0	0	0	0	0	0	(46)	625	(23)	556
Total	0	0	0	0	0	0	0	0	(46)	625	(23)	556

The Unrealized Gain/(Loss) totals for this account may not include certain securities held in the account, such as corporate action items or other securities that have insufficient cost data available to accurately calculate the unrealized gain/loss figures on the transactions.

The "Interest and Dividend" values reflect the previous month-end statement totals of interest and dividend income. The interest total may include reportable interest, tax-exempt interest, and bank deposit interest. The dividend total may include reportable dividends, money fund dividends, tax-exempt fund dividends and non reportable dividend income.

The report is for informational purposes only and we suggest that you review this information with your tax advisor. Please refer to your account statement for the official record of income payments credited to your account.

Realized Gain/(Loss) totals for this account do not include sales transactions where cost information is unavailable or data is insufficient to accurately calculate the realized gain/loss figures.

Realized and Unrealized Gain/(Loss) totals reflected in the Tax Summary Overview are for informational purposes only, and we suggest that you review this information with your tax advisor. Please note that pending sale transactions (trades that have not settled) are not reflected in the Realized or Unrealized Gain/(Loss) sections of the Tax Summary Overview.

Any information presented about tax considerations affecting your financial transactions or arrangements is not intended as tax advice and cannot be relied upon for the purpose of avoiding any tax penalties. Neither Merrill Lynch nor its Financial Advisors provide tax, accounting or legal advice. You should review any planned financial transactions or arrangement that may have tax, accounting or legal implications with your personal professional advisors.

Important Information About This Report



Classification of Securities

For Asset Class, Sector or Size and Style Analysis reports, securities are generally classified by asset class, sector, size and style and, for Fixed Income, sector and maturity.

- **Size and Style:** security classification is as follows: a capitalization breakpoint of \$16.25 billion defines the size Large Cap, \$16.25 billion to \$5.34 billion for Mid Cap, and less than \$5.34 billion for Small Cap for domestic equity securities. Small/Mid Cap (SMD) is defined as less than \$16.25 billion. The style (Growth, Core or Value) for these securities is defined by a proprietary procedure which utilizes a series of quantitative and qualitative metrics (e.g., expected earnings growth, analyst coverage, etc.).

- **Equity Sector:** security classifications are based on Global Industry Classification Standard ("GICS"). Source: Morgan Stanley Capital International ("MSCI") and Standard & Poor's ("S&P"), a division of the McGraw Hill Companies, Inc.

- **Fixed Income:** maturity breakpoints are as follows: Short-Term: 0-5 years, Intermediate-Term: 5-15 years, Long-Term: greater than 15 years.

- **Convertible securities** and options are classified as Equities.

- **Preferred stock** is classified as Fixed Income.

- **Insurance products** are classified as Other.

- **Classification details for mutual funds, closed end funds, certain managed accounts, annuities and External Account** products are identified in "Details for Managed Assets and Pooled Investments" ("Details Section").

- **When available, Market-Linked Investments** are classified by the reference security associated with that market-linked investment for asset class, sector, size and style or maturity. The reference security may be an individual security, index or other investment such as a mutual fund or exchange traded fund.

- **For mutual funds, exchange traded funds, closed end funds and the investment options of underlying annuities,** the fund may be shown by holdings or, optionally, by profile (fund objective). When shown by holdings, the fund is classified by its asset class, sector, size and style or maturity breakdown (excluding Fixed Income Sectors where applicable) of those holdings. When shown by profile, the fund is classified by the asset class, sector (excluding Fixed Income Sectors where applicable), size and style or maturity provided by vendors and mapped to Merrill Lynch's Research

Investment Committee allocation schema in order to report the industry or Merrill Lynch's interpretation of the objective of the fund/pooled investment vehicle. Note that the data used for this classification is obtained from a variety of sources and may not be current (see "Data As Of" date shown in the Details Section for the date the portfolio holdings were reported by the fund). Mutual funds, exchange traded funds, closed end funds and the investment

options of underlying annuities may change their portfolio holdings on a regular (often daily) basis. Accordingly, any analysis that includes mutual funds, exchange traded funds, closed end funds, and the investment options of underlying annuities may not accurately reflect the current composition of these funds. The classification of these securities may differ from other sources due to differing methods of classification (e.g., shown and classified by holdings versus by profile). As such, this Report may differ from other reports (e.g., your Merrill Lynch account statement, in which these funds are always shown by profile) depending on whether the funds are shown by holdings or by profile in this Report.

- **Non-Traditional Funds (NTFs),** mutual funds and exchange traded funds that pursue alternative strategies or provide alternative asset exposure, may be classified as alternative investments when shown by profile, but not shown by holdings. The NTF will be classified by the asset class, sector, size and style or maturity breakdown of its holdings, which may reflect no allocation to alternative investments.

- **If the holdings or profile data for mutual funds, exchange traded funds, or closed end funds is not available,** the fund is classified by its predominant asset class ("Data As Of" date shown as "N/A" in the Details Section). If the holdings or profile data for the investment options of underlying annuities is not available, fixed annuities and market value adjusted annuities are classified as Fixed Income and variable annuities are classified as Equities. Note that annuities and life insurance products are not held in your account but are included here for your information.

- **Details Section** may also provide summary information regarding accounts enrolled in managed account programs such as Consults, BlackRock Private Investors and MFA (i.e., classification detail for the managed account is not based on your actual holdings but on the investment style that has been identified for the specific investment manager/style). Your Financial Advisor can also provide a report based upon the account's actual holdings.

Abbott Merrill Lynch Asset Allocation Models

- **Conservative Model** - For investors who are very risk averse. Primary emphasis is on portfolio stability and maintaining investment capital. Adjusted for inflation, investment returns may be very low or, in some years, negative, in exchange for high liquidity and reduced risk of principal loss. A typical portfolio will be heavily weighted to Cash and Fixed Income investments.

- **Moderately Conservative Model** - For investors who are somewhat risk averse, however, also want to achieve a most level of portfolio appreciation. An investor using this model should be willing to absorb some level of volatility and principal loss. A typical portfolio will include primarily cash and fixed income investments with some allocation to equities.

- **Moderate Model** - For investors who want to strike a balance between portfolio stability and portfolio appreciation. An investor using this model should be willing to assume a moderate level of volatility and risk of principal loss. A typical portfolio will include a balance of Fixed Income and Equity exposure.

- **Moderately Aggressive Model** - For long-term investors who are willing to take a fair amount of portfolio risk to achieve portfolio growth. An investor using this model should be willing to assume a high level of portfolio volatility and

Accounts included in this report: 2597(529 COLL-ME)

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risk of principal loss. A typical portfolio will have exposure to various asset classes but will be primarily weighted to equities.

- **Aggressive Model** - For long-term investors who are willing to take substantial portfolio risk in seeking to achieve above average returns. An investor using this model should be willing to assume a high level of portfolio volatility and risk of principal loss. A typical portfolio will be heavily weighted to equities.

*Where a Merrill Lynch asset allocation model is presented, it is based on GWM Investment Management & Guidance and is subject to change as market conditions change in the future. Regularly review your asset allocation with a financial advisor at (888) ML-INVEST (654-6837).

Pricing of Securities

Pricing of securities is provided for your information. Your Account Statement is your official record of holdings, balances and security values. Unless otherwise indicated, values reflect current information as of the "Close of Business" date shown at the top of each report. Annuities and life insurance products are not held in your account. Their values are listed in the reports for your convenience.

Life Insurance Cash Values and Annuity Contract values are used to calculate Total Portfolio Value. These values are as of "Close of One Business" day prior to the "as of" date shown. Cash Values may not reflect immediately available funds due to loan balances and/or policy charges. Annuity Contract Values may not reflect immediately available funds due to contract charges. All market values include accrued interest, unless otherwise indicated.

Performance

Where performance on the Merrill Lynch Asset Allocation Model is shown please be advised that these numbers are hypothetically derived and should not be used as a benchmark.

Where performance is shown, note that various factors, including unpriced securities and certain adjustments, holdings or activity may cause report results to differ from actual performance. Report results may also differ from results shown in other Merrill Lynch services due to differing methods of pricing, accounting or calculation (including whether trade date or settlement date is used and how accrued income is treated). Past performance does not guarantee future results. Reference indices may also be included as a general source of information regarding the performance of various types of investments (i.e., U.S. stocks, international stocks, fixed income, cash and alternative investments). Reference indices should not be used to benchmark or evaluate the relative performance of a specific account or portfolio. A financial advisor at (888) ML-INVEST (654-6837) can provide further information regarding the particular indices shown, including how the composition of an index compares to composition of your account or portfolio.

Gain/Loss

The cost basis for municipal bonds that are pending settlement includes accrued interest.

Research Ratings

Where BofA Merrill Lynch (BoFA/ML) research is available on a company, the BoFA/ML rating on such company is provided.

Glossary of Selected Terms

- **Alternative Investments:** Investments whose risks and returns are generally not correlated with more traditional investments (i.e., equities, fixed income and cash) which can include Managed Futures, Hedge Funds, Private Equities, income producing Real Estate, Precious Metals, and Market-Linked Investments. Alternative investments should be carefully considered based on an investor's investment objectives, risk tolerance and net worth (for some alternative investments, net worth of \$5 million or more is required). Alternative investments are often long-term, illiquid, investments that are not easily valued.

- **Cash:** Refers to the positive number resulting from the aggregation of each account's Cash, short positions and margin balance. Where multiple accounts are included in the analysis, both Cash and Net Debt Balance may be reflected.

- **Managed Asset Short Allocations:** When a managed asset has a negative allocation in one or more of its asset categories.

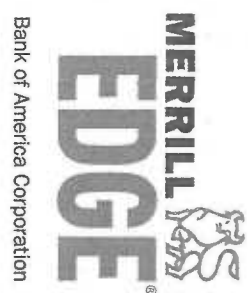
- **Margin Balance:** A balance represents either a debit balance (the amount owed to Merrill Lynch as a result of such transactions as trade commitments or Visa charges) or a credit balance (the amount held in your account after all trade commitments or Visa charges have been paid in full).

- **Net Debt Balance:** Refers to the negative number resulting from the aggregation of each account's Cash, short positions and margin balance. Where multiple accounts are included in the analysis, both Cash and Net Debt Balance may be reflected.

- **Short Position:** When an investor sells a borrowed security in anticipation of a price decline or to protect profit in a long position. This activity involves risk because an increase in the price of the stock will result in the investor having to cover the position by, among other things, selling securities or depositing additional funds. Investors should fully understand these risks. Note that short positions are included as part of the Cash calculation. Where a Net Debt Balance exists, the Short Position value is shown. A financial advisor at (888) ML-INVEST (654-6837) can provide additional detail regarding short positions in your account.

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Portfolio Review Report

Prepared exclusively for:
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A customized, semiannual brokerage report detailing
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 25 HAVEN ST
 DOVER MA 02030-2129

Credit Type
 Cash
 Account Registration
 529 COLL-ME
 Ownership

15059 Doc 24
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 MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of Bank of America Corporation.
 Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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Portfolio Overview

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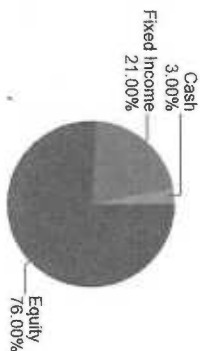


Asset Allocation

As of Close of Business: 12/24/2015

Current Holdings

Merrill Lynch Asset Allocation Model
Moderately Aggressive



Performance Summary

	Prior 3 Months	YTD	Entire Period*
Opening Balance	\$7,010	\$6,776	\$0
Net Contributions/(Withdrawals)	\$150	\$550	\$6,650
Net Investment Capital	\$7,160	\$7,326	\$6,650
Interest/Dividends	\$0	\$0	\$0
Appreciation/(Depreciation)	\$189	\$23	\$599
Closing Balance	\$7,349	\$7,349	\$7,349
Time Weighted Return	2.62%	0.42%	5.17%

Asset Class	Current Holdings Amount(\$)	Current Holdings Percent(%)	ML Allocation Model Amount(\$)	ML Allocation Model Percent(%)	Gap Difference(\$)	Gap Difference(%)
Equity	0	0.00	0	76.00	0	76.00
Fixed Income	0	0.00	0	21.00	0	21.00
Cash	0	0.00	0	3.00	0	3.00
Subtotal	0	0.00	0	100.00	0	0.00
Initial Investment	7,256					
Current Value	7,256					

Annualized Performance



Reference Indices

Moderately Aggressive Allocation Model - This index measures the performance of the Growth Allocation Model. Component indices are comprised of the S&P 500 TR for Fixed Income, and 30 Day Treasury Bill Index for Cash.

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Asset Class	Prior 3 Months	1 Year	3 Years	5 Years	Entire Period
Total Portfolio	2.62	(0.25)	-	-	5.17
Moderately Aggressive Allocation Model	4.74	2.46	-	-	11.42
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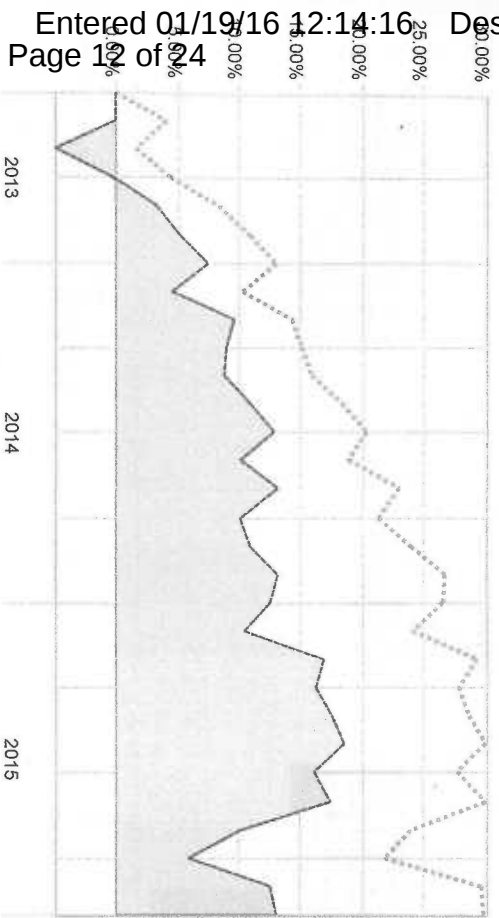
Performance Analysis

Performance period: 07/01/2013 to 11/30/2015



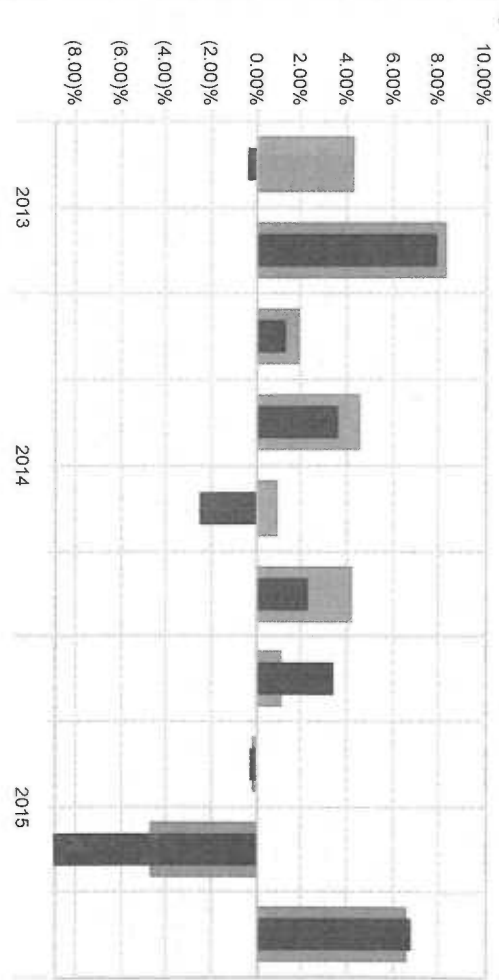
Cumulative Performance

*** Total Portfolio Moderately Aggressive Allocation Model



Quarterly Returns

■ Total Portfolio ■ Moderately Aggressive Allocation Model



Beginning or ending returns may reflect partial calendar quarters. Please see performance period available for account(s).

Time-Weighted Rate of Return by Period: Yearly

Period	Opening Balance(\$)	Contributions/ (Withdrawals)(\$)	Interest/ Dividends(\$)	Appreciation/ (Depreciation)(\$)	Closing Balance(\$)	Total Portfolio(%) Year	Cum	Moderately Aggressive Allocation Model(%) Year	Cum
2013	6,776	550	0	23	7,349	0.42	12.96	2.65	29.87
2014	5,892	600	0	284	6,776	4.59	12.49	11.98	26.51
2015	0	5,500	0	392	5,892	7.56	7.56	12.98	12.98
Total	0	6,650	0	699	7,349		12.96		29.87

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Not that various factors, including unpriced securities, and certain adjustments, holdings or activity may cause report results to differ from actual performance. Report results may also differ from results reported by other Merrill Lynch securities. Past performance does not guarantee future results.

Case 15-50069

Accounts included in this report: 2599(529 COLL-ME)



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Report created December 27, 2015
for PATRICK J CORRIGAN

Asset Class Analysis - Detail



As of Close of Business: 12/24/2015

Holdings in the Selected Account(s)

Analyzed Assets

Security Description	Security	Rating	Sector	Size and Style	Quantity	Price(\$)	Market Value(\$)
Other							
FRANKTEM AGE 0-8 YEARS A	NAAAK / 998912NY1				334,6870	21.68	7,256
Total Other							7,256
Total Assets							7,256

Size and Style Analysis - Summary



Bank of America Corporation

As of Close of Business: 12/24/2015

Dec Main

Size And Style	Current Holdings		Moderately Aggressive Model		Gap-		All Holdings compared to Moderately Aggressive Model		Gap-	
	Total Holdings(%)	50%	Current(%)	Model(%)	Model vs. Current(%)	ML Holdings(\$)	Model(\$)	Model vs. Holdings(\$)	Model(\$)	Model vs. Holdings(\$)
Equity										
Large Cap Growth			0.00	27.36	27.36	0	0	0	0	0
Large Cap Value			0.00	26.60	26.60	0	0	0	0	0
Small/Mid Cap Growth			0.00	3.04	3.04	0	0	0	0	0
Small/Mid Cap Value			0.00	1.52	1.52	0	0	0	0	0
International Equity			0.00	17.48	17.48	0	0	0	0	0
Global Blend			0.00	0.00	0.00	0	0	0	0	0
Fixed Income										
Long Term Bond			0.00	1.89	1.89	0	0	0	0	0
Intermediate Term Bond			0.00	11.13	11.13	0	0	0	0	0
Short Term Bond			0.00	7.98	7.98	0	0	0	0	0
Fixed Income Blend			0.00	0.00	0.00	0	0	0	0	0
Cash										
Cash *			0.00	3.00	3.00	0	0	0	0	0
Total of Analyzed Assets						0				
Other						7,256				
Total Assets						7,256				

* Total represents the sum of all cash and cash equivalents including short positions with associated credit balances.

Case 15-15059

Accounts included in this report: 2589(529 COLL-ME)



0001-01-00-0004704-0004-0029865

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Report created December 27, 2015
for PATRICK J CORRIGAN

Tax Summary Overview



As of Close of Business: 12/24/2015

Bank of America Corporation

	Interest and Dividends (\$) thru Nov 2015				YTD Realized Gain/(Loss)(\$)			Unrealized Gain/(Loss)(\$)				
	Tax-Exempt Interest	Taxable Interest	Tax-Exempt Dividends	Taxable Dividends	Short Term	Long Term	Total	Short Term Gain	Short Term (Loss)	Long Term Gain	Long Term (Loss)	Total
Tax Exempt	0	0	0	0	0	0	0	0	(46)	625	(23)	556
Subtotal	0	0	0	0	0	0	0	0	(46)	625	(23)	556
Total	0	0	0	0	0	0	0	0	(46)	625	(23)	556

The Unrealized Gain/(Loss) totals for this account may not include certain securities held in the account, such as corporate action items or other securities that have insufficient cost data available to accurately calculate the unrealized gain/loss figures on the transactions.

The "Interest and Dividend" values reflect the previous month-end statement totals of interest and dividend income. The interest total may include reportable interest, tax-exempt interest, and bank deposit interest. The dividend total may include reportable dividends, money fund dividends, tax-exempt fund dividends and non-reportable dividend income.

The report is for informational purposes only and we suggest that you review this information with your tax advisor. Please refer to your account statement for the official record of income payments credited to your account.

The Realized Gain/(Loss) totals for this account do not include sales transactions where cost information is unavailable or data is insufficient to accurately calculate the realized gain/loss figures.

The Realized and Unrealized Gain/(Loss) totals reflected in the Tax Overview are for informational purposes only, and we suggest that you review this information with your tax advisor. Please note that pending sale transactions (trades that have not settled) are not reflected in the Realized or Unrealized Gain/(Loss) sections of the Tax Summary Overview.

Any information presented about tax considerations affecting your financial transactions or arrangements is not intended as tax advice and cannot be relied upon for the purpose of avoiding any tax penalties. Neither Merrill Lynch nor its Financial Advisors provide tax, accounting or legal advice. You should review any planned financial transactions or arrangement that may have tax, accounting or legal implications with your personal professional advisors.

Important Information About This Report

Classification of Securities

For Asset Class, Sector or Size and Style Analysis reports, securities are generally classified by asset class, sector, size and style and, for Fixed Income, sector and maturity.

Size and Style. security classification is as follows: a capitalization breakpoint of \$16.25 billion defines the size cap, \$16.25 billion to \$5.34 billion for Mid Cap, and less than \$5.34 billion for Small Cap for domestic equity securities. Small/Mid Cap (SM/C) is defined as less than \$16.25 billion. The style (Growth, Core or Value) for these securities is defined by a proprietary procedure which utilizes a series of quantitative and qualitative metrics (e.g., expected earnings growth, analyst coverage, etc.).

Equity Sector. security classifications are based on Global Industry Classification Standard ("GICS"). Source: Morgan Stanley Capital International ("MSCI") and Standard & Poor's ("S&P"), a division of the McGraw Hill Companies, Inc.

Fixed Income. maturity breakpoints are as follows: Short-Term: 0-5 years, Intermediate-Term: 5-15 years, Long-Term: greater than 15 years.

Convertible securities and options are classified as Equities.

Preferred stock is classified as Fixed Income.

Insurance products are classified as Other.

Classification details for mutual funds, closed end funds, certain managed accounts, annuities and External Account Portfolios are identified in "Details for Managed Assets and Pooled Investments" ("Details Section").

When available, Market-Linked Investments are classified by the reference security associated with that market-linked investment for asset class, sector, size and style or maturity. The reference security may be an individual security, index or other investment such as a mutual fund or exchange traded fund.

For mutual funds, exchange traded funds, closed end funds and the investment options of underlying annuities, the fund may be shown by holdings or, optionally, by profile (fund objective). When shown by holdings, the fund is classified by the asset class, sector, size and style or maturity breakdown (excluding Fixed Income Sectors where applicable) of the fund's holdings. When shown by profile, the fund is classified by the asset class, sector (excluding Fixed Income Sectors where applicable), size and style or maturity provided by vendors and mapped to Merrill Lynch's Research Investment Committee allocation schema in order to report the industry's or Merrill Lynch's interpretation of the objective of the fund/pooled investment vehicle. Note that the data used for this classification is obtained from a variety of sources and may not be current (see "Data As Of" date shown in the Details Section for the date the portfolio holdings were reported by the fund). Mutual funds, exchange traded funds, closed end funds and the investment options of underlying annuities may change their portfolio holdings on a regular (often daily) basis. Accordingly, any analysis that includes mutual funds, exchange traded funds, closed end funds, and the investment options of underlying annuities may not accurately reflect the current composition of these funds. The classification of these securities may differ from other sources due to differing methods of classification (e.g., shown and classified by holdings versus by profile).

As such, this Report may differ from other reports (e.g., your Merrill Lynch account statement, in which these funds are always shown by profile) depending on whether the funds are shown by holdings or by profile in this Report. In particular, Non-Traditional Funds (NTFs), mutual funds and exchange traded funds that pursue alternative strategies or provide alternative asset exposure, may be classified as alternative investments when shown by profile, but when shown by holdings, the NTF will be classified by the asset class, sector, size and style or maturity breakdown of the holdings, which may reflect no allocation to alternative investments.

For the holdings or profile data for mutual funds, exchange traded funds, or closed end funds is not available, the fund is classified by its predominant asset class ("Data As Of" date shown as "N/A" in the Details Section). If the holdings or profile data for the investment options of underlying annuities is not available, fixed annuities and market value adjusted annuities are classified as Fixed Income and variable annuities are classified as Equities. Note that annuities and life insurance products are not held in your account but are included here for your information.

Details Section may also provide summary information regarding accounts enrolled in managed account programs such as Consults, BlackRock Private Investors and MFA (i.e., classification detail for the managed account is not based on your actual holdings but on the investment style that has been identified for the specific investment manager/style. Your Financial Advisor can also provide a report based upon the account's actual holdings).

About Merrill Lynch Asset Allocation Models
Conservative Model. For investors who are very risk averse. Primary emphasis is on portfolio stability and maintaining investment capital. Adjusted for inflation, investment returns may be very low or, in some years, negative, in exchange for high liquidity and reduced risk of principal loss. A typical portfolio will be heavily weighted to Cash and Fixed Income investments.

Moderately Conservative Model. For investors who are somewhat risk averse, however, also want to achieve a modest level of portfolio appreciation. An investor using this model should be willing to absorb some level of volatility and principal loss. A typical portfolio will include primarily cash and fixed income investments with some allocation to equities.

Moderate Model. For investors who want to strike a balance between portfolio stability and portfolio appreciation. An investor using this model should be willing to assume a moderate level of volatility and risk of principal loss. A typical portfolio will include a balance of Fixed Income and Equity exposure.

Moderately Aggressive Model. For long-term investors who are willing to take a fair amount of portfolio risk to achieve portfolio growth. An investor using this model should be willing to assume a high level of portfolio volatility and

risk of principal loss. A typical portfolio will have exposure to various asset classes but will be primarily weighted to equities.

Aggressive Model. For long-term investors who are willing to take substantial portfolio risk in seeking to achieve above average returns. An investor using this model should be willing to assume a high level of portfolio volatility and risk of principal loss. A typical portfolio will be heavily weighted to equities.

Where a Merrill Lynch asset allocation model is presented, it is based on GWM Investment Management & Guidance and is subject to change as market conditions change in the future. Regularly review your asset allocation with a financial advisor at (888) ML-INVEST (654-6837).

Pricing of Securities

Pricing of securities is provided for your information. Your Account Statement is your official record of holdings, balances and security values. Unless otherwise indicated, values reflect current information as of the "Close of Business" date shown at the top of each report. Annuities and life insurance products are not held in your account. Their values are listed in the reports for your convenience.

Life Insurance Cash Values and Annuity Contract values are used to calculate Total Portfolio Value. These values are as of "Close of One Business" day prior to the "as of" date shown. Cash Values may not reflect immediately available funds due to loan balances and/or policy charges. Annuity Contract Values may not reflect immediately available funds due to contract charges. All market values include accrued interest, unless otherwise indicated.

Performance

Where performance on the Merrill Lynch Asset Allocation Model is shown please be advised that these numbers are hypothetically derived and should not be used as a benchmark.

Where performance is shown, note that various factors, including unpriiced securities and certain adjustments, holdings or activity may cause report results to differ from actual performance. Report results may also differ from results shown in other Merrill Lynch services due to differing methods of pricing, accounting or calculation (including whether trade date or settlement date is used and how accrued income is treated). Past performance does not guarantee future results. Reference indices may also be included as a general source of information regarding the performance of various types of investments (i.e., U.S. stocks, international stocks, fixed income, cash and alternative investments). Reference indices should not be used to benchmark, or evaluate the relative performance of a specific account or portfolio. A financial advisor at (888) ML-INVEST (654-6837) can provide further information regarding the particular indices shown, including how the composition of an index compares to composition of your account, or portfolio.

Gain/Loss

The cost basis for municipal bonds that are pending settlement includes accrued interest.

Research Ratings

Where BofA Merrill Lynch (BofAML) research is available on a company, the BofAML rating on such company is provided.

Glossary of Selected Terms

Alternative Investments: Investments whose risks and returns are generally not correlated with more traditional investments (i.e., equities, fixed income and cash) which can include Managed Futures, Hedge Funds, Private Equities, income producing Real Estate, Precious Metals, and Market-Linked Investments. Alternative investments should be carefully considered based on an investor's investment objectives, risk tolerance and net worth (for some alternative investments, net worth of \$5 million or more is required). Alternative investments are often long-term, illiquid, investments that are not easily valued.

Cash: Refers to the positive number resulting from the aggregation of each account's Cash, short positions and margin balance. Where multiple accounts are included in the analysis, both Cash and Net Debt Balance may be reflected.

Managed Asset Short Allocations: When a managed asset has a negative allocation in one or more of its asset categories.

Margin Balance: A balance represents either a debit balance (the amount owed to Merrill Lynch as a result of such transactions as trade commitments or Visa charges) or a credit balance (the amount held in your account after all trade commitments or Visa charges have been paid in full).

Net Debt Balance: Refers to the negative number resulting from the aggregation of each account's Cash, short positions and margin balance. Where multiple accounts are included in the analysis, both Cash and Net Debt Balance may be reflected.

Short Position: When an investor sells a borrowed security in anticipation of a price decline or to protect profit in a long position. This activity involves risk because an increase in the price of the stock will result in the investor having to cover the position by, among other things, selling securities or depositing additional funds. Investors should fully understand these risks. Note that short positions are included as part of the Cash calculation. Where a Net Debt Balance exists, the Short Position value is shown. A financial advisor at (888) ML-INVEST (654-6837) can provide additional detail regarding short positions in your account.

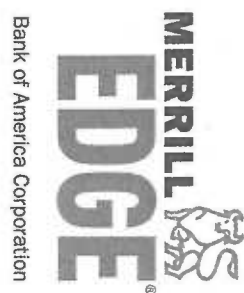
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Portfolio Review Report

A customized, semiannual brokerage report detailing
portfolio holdings and performance



Prepared exclusively for:
PATRICK J CORRIGAN

Merrill Lynch
(888) ML-INVEST (654-6837)
www.merrilledge.com

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Bank of America Corporation

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Ownership

May Lose Value

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Portfolio Overview



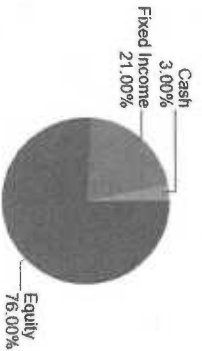
Performance period available: 07/01/2013 to 11/30/2015

Asset Allocation

as of Close of Business: 12/24/2015

Current Holdings

Merrill Lynch Asset Allocation Model
Moderately Aggressive



Performance Summary

	Prior 3 Months	YTD	Entire Period*
Opening Balance	\$7,010	\$6,776	\$0
Net Contributions/(Withdrawals)	\$150	\$550	\$6,650
Net Investment Capital	\$7,160	\$7,326	\$6,650
Interest/Dividends	\$0	\$0	\$0
Appreciation/(Depreciation)	\$189	\$23	\$699
Closing Balance	\$7,349	\$7,349	\$7,349
Time Weighted Return	2.62%	0.42%	5.17%

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Annualized Performance



Reference Indices

Moderately Aggressive Allocation Model - This index measures the performance of the Growth Allocation Model. Component indices are comprised of the S&P 500 TR for Fixed Income, and 30 Day Treasury Bill Index for Cash.

BoFAML US Broad Market Bond - This index tracks the performance of US dollar-denominated investment grade Gov't. and Corp. public debt issued in the US Domestic bond market, including collateralized products such as Mortgage Pass-Through and Asset Backed securities.

S&P 500 Total Return - This market-value-weighted index measures total return, including price and dividends, of the 500 largest common stocks (in terms of market cap) in the U.S. This index is often used as a reference for the performance of the large cap U.S. equity market.

BoFAML 3-Month US Treasury Bill - This index measures total return on cash, including price and interest income, based on short-term government Treasury Bills of about 90-day maturity.

*Returns for periods longer than one year are annualized.

For additional information on the Merrill Lynch Asset Allocation Models please see the Important Information page in the back of this report.

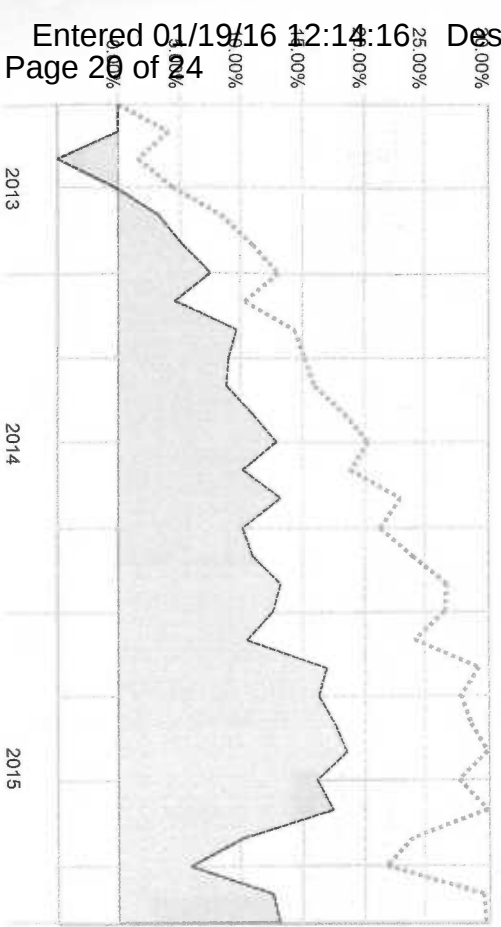
Performance Analysis



Performance period: 07/01/2013 to 11/30/2015

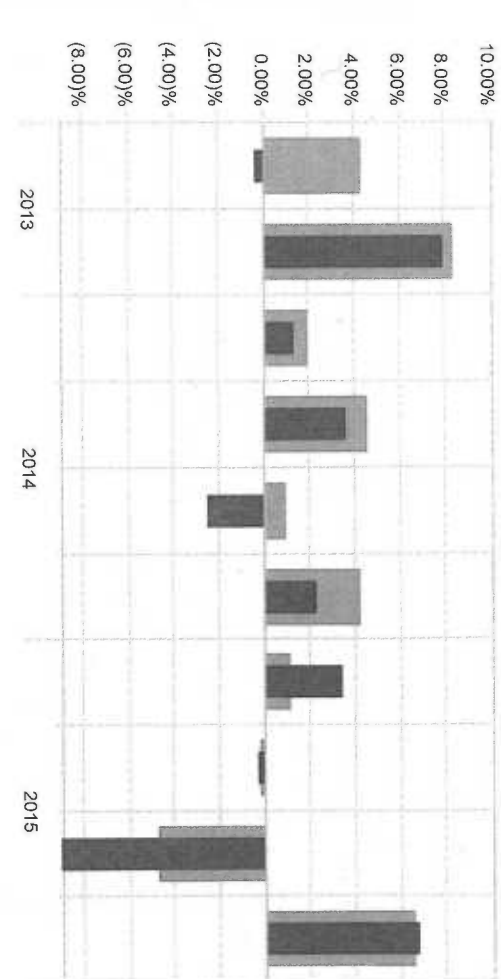
Cumulative Performance

Total Portfolio Moderately Aggressive Allocation Model



Quarterly Returns

Total Portfolio Moderately Aggressive Allocation Model



Beginning or ending returns may reflect partial calendar quarters. Please see performance period available for account(s).

Weighted Rate of Return by Period: Yearly

Period	Opening Balance(\$)	Contributions/ (Withdrawals)(\$)	Interest/ Dividends(\$)	Appreciation/ (Depreciation)(\$)	Closing Balance(\$)	Total Portfolio(%) Year	Cum	Moderately Aggressive Allocation Model(%) Year	Cum
2013	6,776	550	0	23	7,349	0.42	12.96	2.65	29.87
2014	5,892	600	0	284	6,776	4.59	12.49	11.98	26.51
2015	0	5,500	0	392	5,892	7.56	7.56	12.98	12.98
Total	0	6,650	0	699	7,349		12.96		29.87

Information regarding the returns of the Merrill Lynch Asset Allocation Models can be found on the Important Information page in the back of this report.

Account returns presented "Net of Fees" reflect the deduction of account fees, including advisory fees and transaction costs. Account returns presented "Gross of Fees" are shown before the deduction of advisory fees where applicable in order to make them comparable to the returns of the market indices.

Note that various factors, including unpriced securities, and certain adjustments, holdings or activity may cause report results to differ from actual performance. Report results may also differ from results reported by other Merrill Lynch services. Past performance does not guarantee future results.

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Accounts included in this report: 2600(529 COLL-ME)



Asset Class Analysis - Detail



Bank of America Corporation

As of Close of Business: 12/24/2015

Holdings in the Selected Account(s)

Analyzed Assets

Security Description	Security	Rating	Sector	Size and Style	Quantity	Price(\$)	Market Value(\$)
Other							
FRANKTEM AGE 0-8 YEARS A	NAAAK / 998912NY1				334.6870	21.68	7,256
Total Other							7,256
Total Assets							7,256

Size and Style Analysis - Summary



As of Close of Business: 12/24/2015

Bank of America Corporation

Desc Main	Current Holdings			Moderately Aggressive Model			All Holdings compared to Moderately Aggressive Model		
	Size And Style	0%	50%	Current(%)	Model(%)	Gap-Model vs. Current(%)	ML Holdings(\$)	Model(\$)	Gap-Model vs. Holdings(\$)
Equity									
Large Cap Growth				0.00	27.36	27.36	0	0	0
Large Cap Value				0.00	26.60	26.60	0	0	0
Small/Mid Cap Growth				0.00	3.04	3.04	0	0	0
Small/Mid Cap Value				0.00	1.52	1.52	0	0	0
International Equity				0.00	17.48	17.48	0	0	0
Global Blend				0.00	0.00	0.00	0	0	0
Fixed Income									
Long Term Bond				0.00	1.89	1.89	0	0	0
Intermediate Term Bond				0.00	11.13	11.13	0	0	0
Short Term Bond				0.00	7.98	7.98	0	0	0
Global Income Blend				0.00	0.00	0.00	0	0	0
Total of Analyzed Assets				0.00	3.00	3.00	0	0	0
Other							7,256		
Total Assets							7,256		

Total represents the sum of all cash and cash equivalents including short positions with associated credit balances.

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Accounts included in this report: 2600(529 COLL-ME)

For Informational Purposes Only - Account Statement is Official Record of Holdings Balance and Security Value



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Report created December 27, 2015 for PATRICK J CORRIGAN

Tax Summary Overview



As of Close of Business: 12/24/2015

Bank of America Corporation

Account	Interest and Dividends (\$) thru Nov 2015				YTD Realized Gain/(Loss)(\$)			Unrealized Gain/(Loss)(\$)				Total
	Tax-Exempt Interest	Taxable Interest	Tax-Exempt Dividends	Taxable Dividends	Short Term	Long Term	Total	Short Term Gain	Short Term (Loss)	Long Term Gain	Long Term (Loss)	Total
Tax Exempt												
2600	0	0	0	0	0	0	0	0	(46)	625	(23)	556
Subtotal	0	0	0	0	0	0	0	0	(46)	625	(23)	556
Total	0	0	0	0	0	0	0	0	(46)	625	(23)	556

The Unrealized Gain/(Loss) totals for this account may not include certain securities held in the account, such as corporate action items or other securities that have insufficient cost data available to accurately calculate the unrealized gain/loss figures on the transactions.

The "Interest and Dividend" values reflect the previous month-end statement totals of interest and dividend income. The interest total may include reportable interest, tax-exempt interest, and bank deposit interest. The dividend total may include reportable dividends, money fund dividends, tax-exempt fund dividends and non reportable dividend income.

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Realized Gain/(Loss) totals for this account do not include sales transactions where cost information is unavailable or data is insufficient to accurately calculate the realized gain/loss figures.

Realized and Unrealized Gain/(Loss) totals reflected in the Tax Overview are for informational purposes only, and we suggest that you review this information with your tax advisor. Please note that pending sale transactions (trades that have not settled) are not reflected in the Realized or Unrealized Gain/(Loss) sections of the Tax Summary Overview.

Any information presented about tax considerations affecting your financial transactions or arrangements is not intended as tax advice and cannot be relied upon for the purpose of avoiding any tax penalties. Neither Merrill Lynch nor its Financial Advisors provide tax, accounting or legal advice. You should review any planned financial transactions or arrangement that may have tax, accounting or legal implications with your personal professional advisors.

Important Information About This Report



Classification of Securities

For Asset Class, Sector or Size and Style Analysis reports, securities are generally classified by asset class, sector, size and style and, for Fixed Income, sector and maturity.

- **Fixed Income** - Fixed Income, sector and maturity.
- **Equity** - Equity, sector, size and style or maturity.
- **Small/Mid Cap (SMID)** - Small/Mid Cap (SMID) is defined as less than \$16.25 billion. The style (Growth, Core or Value) for these securities is defined by a proprietary procedure which utilizes a series of quantitative and qualitative metrics (e.g., expected earnings growth, analyst coverage, etc.).

- **Global** - Global, sector, size and style or maturity.
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risk of principal loss. A typical portfolio will have exposure to various asset classes but will be primarily weighted to equities.

Aggressive Model - For long-term investors who are willing to take substantial portfolio risk in seeking to achieve above average returns. An investor using this model should be willing to assume a high level of portfolio volatility and risk of principal loss. A typical portfolio will be heavily weighted to equities.

Where a Merrill Lynch asset allocation model is presented, it is based on GWM Investment Management & Guidance and is subject to change as market conditions change in the future. Regularly review your asset allocation with a financial advisor at (888) ML-INVEST (654-6837).

Pricing of Securities
Pricing of securities is provided for your information. Your Account Statement is your official record of holdings, balances and security values. Unless otherwise indicated, values reflect current information as of the "Close of Business" date shown at the top of each report. Annuities and life insurance products are not held in your account. Their values are listed in the reports for your convenience.

Life Insurance Cash Values and Annuity Contract values are used to calculate Total Portfolio Value. These values are as of "Close of One Business" day prior to the "as of" date shown. Cash Values may not reflect immediately available funds due to loan balances and/or policy changes. Annuity Contract Values may not reflect immediately available funds due to contract changes. All market values include accrued interest, unless otherwise indicated.

Performance
Where performance on the Merrill Lynch Asset Allocation Model is shown please be advised that these numbers are hypothetically derived and should not be used as a benchmark.

Where performance is shown, note that various factors, including unpriiced securities and certain adjustments, holdings or activity may cause report results to differ from actual performance. Report results may also differ from results shown in other Merrill Lynch services due to differing methods of pricing, accounting or calculation (including whether trade date or settlement date is used and how accrued income is treated). Past performance does not guarantee future results. Reference indices may also be included as a general source of information regarding the performance of various types of investments (i.e., U.S. stocks, international stocks, fixed income, cash and alternative investments). Reference indices should not be used to benchmark or evaluate the relative performance of a specific account or portfolio. A financial advisor at (888) ML-INVEST (654-6837) can provide further information regarding the particular indices shown, including how the composition of an index compares to composition of your account or portfolio.

Gains/Loss
The cost basis for municipal bonds that are pending settlement includes accrued interest.

Research Ratings
Where BoFA Merrill Lynch (BoFA/ML) research is available on a company, the BoFA/ML rating on such company is provided.

Glossary of Selected Terms
Alternative Investments: Investments whose risks and returns are generally not correlated with more traditional investments (i.e., equities, fixed income and cash) which can include Managed Futures, Hedge Funds, Private Equities, Income Producing Real Estate, Precious Metals, and Market-Linked Investments. Alternative investments should be carefully considered based on an investor's investment objectives, risk tolerance and net worth (for some alternative investments, net worth of \$5 million or more is required). Alternative investments are often long-term, illiquid, investments that are not easily valued.

Cash: Refers to the positive number resulting from the aggregation of each account's Cash, short positions and margin balance. Where multiple accounts are included in the analysis, both Cash and Net Debt Balance may be reflected.

Managed Asset Short Allocations: When a managed asset has a negative allocation in one or more of its asset categories.

Margin Balance: A balance represents either a debit balance (the amount owed to Merrill Lynch as a result of such transactions as trade commitments or Visa charges) or a credit balance (the amount held in your account after all trade commitments or Visa charges have been paid in full).

Net Debt Balance: Refers to the negative number resulting from the aggregation of each account's Cash, short positions and margin balance. Where multiple accounts are included in the analysis, both Cash and Net Debt Balance may be reflected.

Short Position: When an investor sells a borrowed security in anticipation of a price decline or to protect profit in a long position. This activity involves risk because an increase in the price of the stock will result in the investor having to cover the position by, among other things, selling securities or depositing additional funds. Investors should fully understand these risks. Note that short positions are included as part of the Cash calculation. Where a Net Debt Balance exists, the Short Position value is shown. A financial advisor at (888) ML-INVEST (654-6837) can provide additional detail regarding short positions in your account.

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